



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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Response
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In re Application of : Confirmation No.: 5428
John P. PETTITT :
Serial No.: 09/442,106 : Group Art Unit: 3625
Filed: November 17, 1999 : Examiner: Yogesh C. Garg

For: METHOD AND SYSTEM FOR DETECTING FRAUD IN A CREDIT CARD
TRANSACTION OVER A COMPUTER NETWORK

Commissioner for Patents
Washington, D.C. 20231

RESPONSE

Sir:

In response to the Office Action mailed October 28, 2002 (Paper No. 9), please
reconsider this application in view of the remarks presented below.

REMARKS

Summary of Office Action

Prior to entry of this amendment, Claims 17-30 were pending in this application.
Office Action (1) rejected Claims 17-30 under nonstatutory obviousness-type double
patenting; (2) rejected Claims 17-26 and 28-30 as allegedly being unpatentable under 35
U.S.C. §103(a) over Wallace ("Wallace"; U.S. Patent No. 5,988,497) in view of McCrea et
al. ("McCrea"; "The Internal Report") and further in view of Gopinathan et al.
("Gopinathan"; U.S. Patent No. 5,819,226); and (3) rejected Claim 27 under 35 U.S.C.

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